

PTO/SB/08a (09-08)

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09/802,481-Conf. #5875
				Filing Date	March 6, 2001
				First Named Inventor	Paul Willard
				Art Unit	3692
				Examiner Name	N. Subramanian
Sheet	1	of	6	Attorney Docket Number	132538-1014

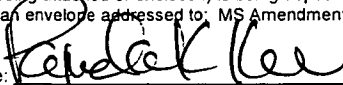
U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
	A4*	US-6,289,319	09-11-2001	Lockwood	
	A5*	US-6,311,169	10-30-2001	Duhon	
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	A7*	US-20010011246	08-01-2001	TAMMARO	
	A8*	US-20010011282	08-01-2001	KATSUMATA et al.	
	A9*	US-20010014877	08-01-2001	DEFRANCESCO et al.	
	A10*	US-7,143,063-A1	11-28-2006	Lent et al.	
	A11*	US-20040064412	04-01-2004	Phillips et al.	
	A12*	US-6,324,524	11-27-2001	Lent et al.	
	A13*	US-5,819,235	10-06-1998	Tamai et al.	
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	A15*	US-5,372,507	12-13-1994	Goleh	
	A16*	US-5,764,916	06-09-1998	Busey et al.	
	A17*	US-6,138,139	10-24-2000	Beck et al.	
	A18*	US-6,144,991	11-07-2000	England	
	A19*	US-6,167,395	12-26-2000	Beck et al.	

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		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> ( <i>if known</i> )				
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		

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	A20*	US-6,449,646	09-10-2002	Sikora et al.	
	A21*	US-6,516,421	02-04-2003	Peters et al.	
	A22*	US-6,535,492	03-18-2003	Shtivelman	
	A23*	US-20020016731	02-01-2002	Kupersmit	
	A24*	US-6,795,812	09-21-2004	Lent et al.	
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	A26*	US-5,866,889	02-02-1999	Weiss et al.	
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	A36*	US-5,724,155-A	03-03-1998	Saito	
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	A39*	US-20020067500-A1	06-06-2002	Yokomizo et al.	
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	A52*	US-6,070,149	05-30-2000	Tavor et al.	
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	A54*	US-6,049,784	04-11-2000	Weatherly et al.	
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	A56*	US-6,330,546	12-11-2001	Gopinathan et al.	

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NON PATENT LITERATURE DOCUMENTS			
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	C1	"Creditnet.com--An Online Guide to Credit Cards", <a href="http://www.creditnet.com">http://www.creditnet.com</a> .	
	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2. Jan. 28, 1992.	
	C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
	C4	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
	C5	Grigonis, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
	C6	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
	C7	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
	C8	Kirkpatrick, K., "Electronic Exchange 2000, The," Computer Shopper, Nov. 1999.	
	C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
	C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	

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	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	
	C12	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.	
	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.	
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	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.	
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.	
	C17	Armstrong, Douglas "Firststar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.	
	C18	Anon. "IAFC Launches NextCard, The First True Internet VISA," Business Wire, New York: February 6, 1998, pg. 1 (3 pages).	
	C19	Lazarony, Lucy, "Only Online Applicants Need Apply," Bank Advertising News, North Palm Beach, March 23, 1998, Volume 21, Issue 15, pg. 1 (3 pages).	
	C20	FiData, Inc., News & Press Releases, "Instant Credit Union Loans via the Internet," <a href="http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm">http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm</a> .	

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	C21	FiData, Inc., Press Releases, "Instant Loan Approvals via the Internet," <a href="http://www.fidata-inc.com/news/pr_040198.htm">http://www.fidata-inc.com/news/pr_040198.htm</a> , April 1, 1998.	
	C22	Staff, "On-Line System Approves Loans While Customer Waits" - Abstract, Communication News, Volume 31, Issue 9, September 1994.	
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	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).	
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	C27	Nexis - All News Sources - Examiner's NPL Search Results in Appl. Serial No. 11/932,498, included with Office Action issued October 8, 2008.	
	C28	"Sample Experian Credit Report" by Consumer Information @222.consumerinfo.com/espsam.htm at <a href="http://we.archive.org/web/">we.archive.org/web/</a> July 9, 1998.	

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